

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

RE: HARVEY COWINS ) Case No. 23 B 04648  
 )  
 ) Chapter 13  
Debtor(s) )  
 ) Judge: DONALD R CASSLING

**TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN**

**COMES NOW** Thomas H. Hooper, Chapter 13 Trustee duly appointed to administer the instant case ("Trustee"), and hereby OBJECTS to confirmation of the Chapter 13 plan filed by Debtor(s), in advance of the confirmation hearing set for June 08, 2023 10:00 am, for the following:

Debtor has failed to provide proof of social security income statement and proof of pension income in accordance with 11 U.S.C. Section 1325(a)(6).

Plan underfunded due to higher than provided for IRS claim could cause feasibility issue in accordance with 11 U.S.C. Section 1325(a)(1).

**WHEREFORE**, the Trustee prays the Court to enter an Order denying confirmation of the proposed Chapter 13 plan, and for such other and further relief as the Court may deem just and proper. In the alternative, the Trustee requests a hearing on the matter.

Dated: May 15, 2023

/s/ Thomas H. Hooper

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Thomas H. Hooper  
Chapter 13 Trustee  
55 E. Monroe St., Suite 3850  
Chicago, IL 60603  
(312) 294-5900

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**CERTIFICATE OF SERVICE**

I, Emily Baez, do hereby certify that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age; and that on the date indicated herein below, I served copies of the foregoing TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN by depositing a copy of the same in a postage-paid envelope with the United States Postal Service or by electronic means, as indicated.

THE SEMRAD LAW FIRM LLC  
*Attorney for Debtor*

(via CM/ECF)

Patrick Layng  
United States Trustee

(via CM/ECF)

HARVEY COWINS  
1758 W 83RD ST  
CHICAGO, IL 60620  
*Debtor*

(via U.S. Postal Service)

Dated: May 15, 2023

/s/ Emily Baez

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Emily Baez  
Office of the Chapter 13 Trustee  
55 E. Monroe St., Suite 3850  
Chicago, IL 60603  
(312) 294-5900